1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 07-17739-KCF (Official Form 1) (04/07) Doc 1 Filed 06/04/07 Entered 06/04/07 10:22:35 Desc Main Document Page 1 of 10 **United States Bankruptcy Court** Voluntary Petition **District of New Jersey** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Taylor, Jerry M. Taylor, Vanessa All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 6385 than one, state all): 8842 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 148 Hamilton Rd 148 Hamilton Rd Tinton Falls, NJ Tinton Falls, NJ ZIPCODE 07724-9717 ZIPCODE 07724-9717 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Monmouth Monmouth Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Chapter of Bankruptcy Code Under Which Type of Debtor **Nature of Business** (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) Chapter 7 (Check one box.) Chapter 15 Petition for Health Care Business ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Recognition of a Foreign U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker
Commodity Broker Partnership ✓ Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Nature of Debts Other (Check one box) ✓ Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a personal, family, or house-Title 26 of the United States Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box) Chapter 11 Debtors: Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. ☐ A plan is being filed with this petition
☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-1,000-5,001-10,001-25,001-50,001-50-200-1-Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000 \checkmark П

Estimated Assets

\$\sum \\$0\to

\$10,000

Estimated Liabilities

\$0 to

\$50,000

✓ \$100,000 to

\$100,000 to

\$1 million

\$1 million

\$1 million

\$100 million

\$1 million

\$100 million

More than

More than

\$100 million

\$100 million

\$10,000 to

\$100,000

\$50,000 to

\$100,000

of the petition.

Case 07-17739-KCF Official Form 1) (04/07)

Doc 1 Document

Filed 06/04/07 Entered 06/04/07 10:22:35

Desc Main FORM B1, Page 3

Page 3 of 10

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Taylor, Jerry M. & Taylor, Vanessa

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jerry M. Taylor

Signature of Debtor

Jerry M. Taylor

X /s/ Vanessa Taylor

Signature of Joint Debtor

Vanessa Taylor

Telephone Number (If not represented by attorney)

June 4, 2007

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

Signature of Attorney

X /s/ Timothy P. Neumann, Esq.

Signature of Attorney for Debtor(s)

Timothy P. Neumann, Esq. TN6429

Printed Name of Attorney for Debtor(s)

Broege, Neumann, Fischer & Shaver LLC

Firm Name

25 Abe Voorhees Dr

Manasquan, NJ 08736-3560

(732) 223-8484

Telephone Number

June 4, 2007

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Х Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual

Χ

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-17739-KCF Doc 1
Official Form 1, Exhibit D (10/06)

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Date: June 4, 2007

Filed 06/04/07 Entered 06/04/07 10:22:35 Desc Main Document Page 4 of 10 United States Bankruptcy Court

District of New Jersey

IN RE:	Case No
Taylor, Jerry M.	Chapter 13
	DEBTOR'S STATEMENT OF COMPLIANCE Γ COUNSELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, a whatever filing fee you paid, and your creditors will	If the five statements regarding credit counseling listed below. If you cannot and the court can dismiss any case you do file. If that happens, you will lose be able to resume collection activities against you. If your case is dismissed be required to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint one of the five statements below and attach any docume	petition is filed, each spouse must complete and file a separate Exhibit D. Check onts as directed.
the United States trustee or bankruptcy administrator th	cruptcy case , I received a briefing from a credit counseling agency approved by at outlined the opportunities for available credit counseling and assisted me in cate from the agency describing the services provided to me. Attach a copy of the loped through the agency.
the United States trustee or bankruptcy administrator the performing a related budget analysis, but I do not have a	cruptcy case , I received a briefing from a credit counseling agency approved by at outlined the opportunities for available credit counseling and assisted me in certificate from the agency describing the services provided to me. You must file vices provided to you and a copy of any debt repayment plan developed through case is filed.
days from the time I made my request, and the follow	s from an approved agency but was unable to obtain the services during the five ving exigent circumstances merit a temporary waiver of the credit counseling be accompanied by a motion for determination by the court.][Summarize exigent
obtain the credit counseling briefing within the first 30 the agency that provided the briefing, together with extension of the 30-day deadline can be granted only foe filed within the 30-day period. Failure to fulfill the	or motion, it will send you an order approving your request. You must still days after you file your bankruptcy case and promptly file a certificate from a copy of any debt management plan developed through the agency. Any for cause and is limited to a maximum of 15 days. A motion for extension must hese requirements may result in dismissal of your case. If the court is not y case without first receiving a credit counseling briefing, your case may be
notion for determination by the court.]	efing because of: [Check the applicable statement.] [Must be accompanied by a impaired by reason of mental illness or mental deficiency so as to be incapable separate to financial managinal incapable incapable.]
	s physically impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administration of apply in this district.	ator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information pr	ovided above is true and correct.
Signature of Debtor: /s/ Jerry M. Taylor	

Certificate Number: 01267-NJ-CC-000834306

CERTIFICATE OF COUNSELING

I CERTIFY that on September 21, 2006	, at	t <u>5:01</u> o'clock <u>PM CDT</u> ,			
Jerry M Taylor	received from				
Money Management International, Inc.					
an agency approved pursuant to 11 U.S.C. §	111 to	provide credit counseling in the			
District of New Jersey	, ar	n individual [or group] briefing that complied			
with the provisions of 11 U.S.C. §§ 109(h) a	and 111.				
A debt repayment plan was not prepared	If a d	debt repayment plan was prepared, a copy of			
the debt repayment plan is attached to this c	ertificat	te.			
This counseling session was conducted by internet and telephone.					
Date: September 21, 2006	Ву	/s/Roger Redding			
	Name	Roger Redding			
	Title	Counselor			

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Case 07-17739-KCF Doc 1 Official Form 1, Exhibit D (10/06)

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Date: June 4, 2007

Filed 06/04/07 Entered 06/04/07 10:22:35 Desc Main Document Page 6 of 10 United States Bankruptcy Court

District of New Jersey

Distric	t of New Jersey
IN RE:	Case No
Taylor, Vanessa	Chapter 13
	TOR'S STATEMENT OF COMPLIANCE UNSELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the whatever filing fee you paid, and your creditors will be abl	ive statements regarding credit counseling listed below. If you cannot e court can dismiss any case you do file. If that happens, you will lose le to resume collection activities against you. If your case is dismissed quired to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petitic one of the five statements below and attach any documents as	on is filed, each spouse must complete and file a separate Exhibit D. Check directed.
the United States trustee or bankruptcy administrator that outl	y case, I received a briefing from a credit counseling agency approved by ined the opportunities for available credit counseling and assisted me in om the agency describing the services provided to me. Attach a copy of the hrough the agency.
the United States trustee or bankruptcy administrator that outl performing a related budget analysis, but I do not have a certific	y case, I received a briefing from a credit counseling agency approved by ined the opportunities for available credit counseling and assisted me in cate from the agency describing the services provided to me. You must file provided to you and a copy of any debt repayment plan developed through a filed.
days from the time I made my request, and the following ex	an approved agency but was unable to obtain the services during the five kigent circumstances merit a temporary waiver of the credit counseling ompanied by a motion for determination by the court.][Summarize exigent
obtain the credit counseling briefing within the first 30 days the agency that provided the briefing, together with a cop extension of the 30-day deadline can be granted only for cau be filed within the 30-day period. Failure to fulfill these references to the state of the stat	ion, it will send you an order approving your request. You must still after you file your bankruptcy case and promptly file a certificate from y of any debt management plan developed through the agency. Any is and is limited to a maximum of 15 days. A motion for extension must equirements may result in dismissal of your case. If the court is not without first receiving a credit counseling briefing, your case may be
motion for determination by the court.]	red by reason of mental illness or mental deficiency so as to be incapable
of realizing and making rational decisions with respect	to financial responsibilities.); ically impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has does not apply in this district.	s determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided	l above is true and correct.
Signature of Debtor: /s/ Vanessa Taylor	

Certificate Number: 01267-NJ-CC-000834310

CERTIFICATE OF COUNSELING

I CERTIFY that on September 21, 2006	, at	5:01	o'clock PM CDT	.,			
Vanessa H Taylor		received from					
Money Management International, Inc.							
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the							
District of New Jersey	, ar	, an individual [or group] briefing that complied					
with the provisions of 11 U.S.C. §§ 109(h) and 111.							
A debt repayment plan was not prepared . If a debt repayment plan was prepared, a copy of							
the debt repayment plan is attached to this certificate.							
This counseling session was conducted by internet and telephone.							
Date: September 21, 2006	Ву	/s/Roger Reddin	g				
	Name	Roger Redding		***************************************			
	Title	Counselor					

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Aurora Loan Services Acct# 0018088203 PO Box 1706 Scottsbluff NE 69363-1706

Boscovs Acct# 212897248 PO Box 4274 Reading PA 19606-0674

Chase MC Acct# 5490-9295-4001-6652 PO Box 15650 Wilmington DE 19886-5650

Cpaital One Acct# 4862-3624-7829-0698 PO Box 70884 Charlotte NC 28272-0884

Cross County Bank
Acct# 422709728544
PO Box 17120
Wilmington DE 19850-7120

Exxon-Mobile
Acct# 1981706151
PO Box 4598
Hoffman Estates IL 60179-4598

Fein Such Kahn & Shepard PC Aurora Savings 7 Century Dr Ste 201 Parsippany NJ 07054-4609 HFC Acct# 63010017117931 PO Box 4153 Carol Stream IL 60197-4153

Household MC Acct# 5407-9100-0004-7959 PO Box 4153 Springfield IL 62708-4153

Macy's Acct# 507684677380 PO Box 4581 Carol Stream IL 60197-4581

MBNA Acct# 5329-0550-7362-1986 PO Box 15137 Wilmington DE 19886-5137

Providian Visa Acct# 4031-1417-0048-4246 PO Box 660548 San Antonio TX 78265

Retail Services Acct# 589601002036758 PO Box 17602 Baltimore MD 21297-1602

Sears
Acct# 5049948001491986
PO Box 182149
Columbus OH 43218-2149

Toyota Financial Acct# 02915426 PO Box 371339 Pittsburgh PA 15250-7339

Toyota Financial Acct# 0296150864 PO Box 371339 Pittsburgh PA 15250-7339

Zales
Acct# 6035251042610904
PO Box 689182
Grundy Center IA 50638